

Debtor 1

Steven C. Eaton

First Name

Middle Name

Last Name

Case number (if known) 18-41483-elm13

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here..... → 4.	\$ 575	\$	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$	\$	
5b. Mandatory contributions for retirement plans	5b. \$	\$	
5c. Voluntary contributions for retirement plans	5c. \$	\$	
5d. Required repayments of retirement fund loans	5d. \$	\$	
5e. Insurance	5e. \$	\$	
5f. Domestic support obligations	5f. \$	\$	
5g. Union dues	5g. \$	\$	
5h. Other deductions. Specify: _____	5h. + \$	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 575	\$	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$	\$	
8b. Interest and dividends	8b. \$	\$	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$	\$	
8d. Unemployment compensation	8d. \$	\$	
8e. Social Security	8e. \$	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$	\$	
8g. Pension or retirement income	8g. \$	\$	
8h. Other monthly income. Specify: Disability Benefits	8h. + \$ 2061	+ \$	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$	\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	\$	= \$
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
			11. + \$
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies			12. \$ 2636
			Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 Steven C. Eaton
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Texas

Case number 18-41483-elm13
 (If known)

Check if this is:

- ☐ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:
04/13/2022
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

☒ No☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☐ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 713.12

If not included in line 4:

4a. Real estate taxes 4a. \$

4b. Property, homeowner's, or renter's insurance 4b. \$

4c. Home maintenance, repair, and upkeep expenses 4c. \$ 30

4d. Homeowner's association or condominium dues 4d. \$

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Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans

5. \$ _____

6. **Utilities:**

6a. Electricity, heat, natural gas

6a. \$ _____ 125

6b. Water, sewer, garbage collection

6b. \$ _____ 40

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ _____ 105

6d. Other. Specify: Internet

6d. \$ _____ 70

7. **Food and housekeeping supplies**

7. \$ _____ 250

8. **Childcare and children's education costs**

8. \$ _____ 0

9. **Clothing, laundry, and dry cleaning**

9. \$ _____ 25

10. **Personal care products and services**

10. \$ _____ 20

11. **Medical and dental expenses**

11. \$ _____ 50

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ _____ 175

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ _____ 0

14. **Charitable contributions and religious donations**

14. \$ _____ 0

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ _____ 65

15b. Health insurance

15b. \$ _____ 202

15c. Vehicle insurance

15c. \$ _____ 110

15d. Other insurance. Specify: _____

15d. \$ _____

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ _____

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ _____

17b. Car payments for Vehicle 2

17b. \$ _____

17c. Other. Specify: _____

17c. \$ _____

17d. Other. Specify: _____

17d. \$ _____

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18. \$ _____

19. **Other payments you make to support others who do not live with you.**

Specify: _____

19. \$ _____

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$ _____

20b. Real estate taxes

20b. \$ _____

20c. Property, homeowner's, or renter's insurance

20c. \$ _____

20d. Maintenance, repair, and upkeep expenses

20d. \$ _____

20e. Homeowner's association or condominium dues

20e. \$ _____

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21. **Other.** Specify: Expenses related to pet (food, vet, etc.)21. **+\$** 3522. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 23. **Calculate your monthly net income.**23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.23a. \$ 2636

23b. Copy your monthly expenses from line 22c above.

23b. **-\$** 2025.1223c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.23c. \$ 620.8824. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1	Steven C. Eaton		
	First Name	Middle Name	Last Name

Debtor 2 (Spouse, if filing)			
First Name	Middle Name	Last Name	

United States Bankruptcy Court for the: Northern District of Texas

Case number (If known) 18-41483-elm13

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person_____. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x /s/ Steve Eaton
Signature of Debtor 1

x _____
Signature of Debtor 2

Date 04/14/2022
MM / DD / YYYY

Date _____
MM / DD / YYYY